

**Notice of Allowability**

Applicati n No.

09/772,427

Examin r

Richard Fults

Applicant(s)

LAWRENCE, DAVID

Art Unit

3628

-- The MAILING DATE of this communication appears n the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to an amendment filed on 9/11/2002.
2. ☒ The allowed claim(s) is/are 1,3-5,8,10,11 and 16-21.
3. ☒ The drawings filed on 30 January 2001 are accepted by the Examiner.
4. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
  - a) ☐ All b) ☐ Some\* c) ☐ None of the:
    1. ☐ Certified copies of the priority documents have been received.
    2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
    3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).
- \* Certified copies not received: \_\_\_\_\_.
5. ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
  - (a) ☐ The translation of the foreign language provisional application has been received.
6. ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application. **THIS THREE-MONTH PERIOD IS NOT EXTENDABLE**

7. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
8. ☐ CORRECTED DRAWINGS must be submitted.
  - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
    - 1) ☐ hereto or 2) ☐ to Paper No. \_\_\_\_\_.
  - (b) ☐ including changes required by the proposed drawing correction filed \_\_\_\_\_, which has been approved by the Examiner.
  - (c) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No. \_\_\_\_\_.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the top margin (not the back) of each sheet. The drawings should be filed as a separate paper with a transmittal letter addressed to the Official Draftsperson.

9. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

**Attachment(s)**

- |  |  |
|--|--|
| 1 <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)                             | 2 <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)             |
| 3 <input checked="" type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)         | 4 <input checked="" type="checkbox"/> Interview Summary (PTO-413), Paper No. <u>10</u> |
| 5 <input checked="" type="checkbox"/> Information Disclosure Statements (PTO-1449), Paper No. <u>9</u> | 6 <input type="checkbox"/> Examiner's Amendment/Comment                                |
| 7 <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit of Biological Material | 8 <input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance    |
|  | 9 <input type="checkbox"/> Other   |

*Frantz*  
FRANTZY POINVIL  
PRIMARY EXAMINER

*AU 3628*

#### DETAILED ACTION

1. Claims 1, 3, 4-5, 8, 10-11, 14, and 16-21 are allowed.
2. Examiner's amendment. Per a 9/25/2002 telephone agreement with attorney Mitch Feller, the following amendments have been made:

As per claim 1, line 2, "the method comprising" has been changed to – the method comprising using at least one computer to perform the steps of --.

As per claim 21, line 2, -- using at least one computer – has been inserted before "comprising".
3. The following is the examiner's statement of reasons for allowance:

The applicant has claimed a method of managing risk related to financial transactions involving a politically identified person, by receiving information about the political exposure associated with that person, structuring that information into political/ risk quotient criteria, calculating a risk quotient using that information, and then generating action responsive to the risk quotient directed towards reducing the risk related to an account associated with a politically exposed person, the action comprising at least refusing to perform the transaction and notifying an authority, and aggregating risk quotients relating to a financial institution to assess a level of politically identified risk to which the financial institution is exposed.

The closest prior art is Taub (US 6,341,267 B1), which discloses a method of evaluating individual's behavioral capabilities using a new algorithm to construct ability levels underlying performance of individuals in specific situations. Taub does not teach any of the above described personal political information or actions to be taken based upon that information regarding a financial transaction.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid delays, should preferably accompany the issue fee. Such submissions should be clearly marked "Comments on Statement of Reasons for Allowance".

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4. The prior art of record, although not cited above, is considered pertinent to one or more of Applicant's claimed inventions:

Horowitz et al (6,349,290 B1), which teaches a method of generating a sophisticated customer profile based upon the totality of the customer's interaction with the financial system.

Bell (GB 2 354 608 A), which teaches a financial risk and exposure system based upon master agreement data.

Lewin, Banks Use AI to Battle Fraud, Avoid Risks, November, 1995, Bank Systems and Technology, page 1, which teaches a method of detecting financial fraud using artificial intelligence systems.

5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Richard Fults whose telephone number is 703-305-5416. The examiner can normally be reached on weekdays from 8:30 to 5:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin, can be reached on (703)-308-1065. The fax phone number for the organization where this application or proceeding is assigned is 703-305-7687.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-308-1113.

  
RCF

9/11/2002